

In re:
Timothy L. Billig
Teresa M. Billig
Debtors

Case No. 20-12771-pmm
Chapter 12

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 17, 2024

User: admin
Form ID: 3180F

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2024:

Recip ID	Recipient Name and Address
db	Timothy L. Billig, 7861 Springhouse Rd, New Tripoli, PA 18066-4511
jdb	Teresa M. Billig, 683 Wilsontown Rd., Laurens, SC 29360-6600
14519314	+ F.M. Brown & Sons, Inc., c/o Eden R. Bucher, Esquire, Leisawitz Heller Abramowitch Phillips, P, 2755 Century Boulevard, Wyomissing, PA 19610-3346
14514249	F.M. Brown's Sons, Inc., PO Box 67, Birdsboro, PA 19508-0067
14514250	+ Farm Service Agency, 1238 County Welfare Rd, Leesport, PA 19533-9710
14533564	+ Fulton Bank, N.A. - Attn: Amy M. Custer, VP, One Penn Square, P.O. Box 4887, Lancaster, PA 17602-2853
14514252	Kozloff Stoudt, 2640 Westview Dr, Wyomissing, PA 19610-1186
14809055	+ Law Office of Kevin Kercher, PC, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14514253	Nancy Billig, c/o Nanc Lashua, 1424 Washington St, Schnecksville, PA 18078
14534806	Nancy L. Billig, c/o Nanc Lashua, 1424 Washington St, Schnecksville, PA 18078
14611773	+ Nancy L. Billig, c/o Nanc Lashua, 4124 Washington St, Schnecksville, PA 18078-2115
14527358	+ Northwestern Lehigh School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14514254	+ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court; People First FCU, 2141 Downyflake Lane, Allentown, PA 18103-4774
14514255	+ Portnoff Law Associates, PO Box 391, Norristown, PA 19404-0391
14534466	+ United States of America, acting, through USDA/Farm Service Agency, Berks Farm Service Agency, 1238 County Welfare Rd, Suite 240 Leesport, PA 19533-9710

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 17 2024 23:53:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 17 2024 23:53:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14751535	+ Email/Text: dsgrdg@ptdprolog.net	May 17 2024 23:53:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711
14514251	Email/Text: bankruptcy@fultonbank.com	May 17 2024 23:53:00	Fulton Bank, PO Box 69, East Petersburg, PA 17520-0069
14517923	Email/PDF: MerrickBKNotifications@Resurgent.com	May 18 2024 00:01:29	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0313-4

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*

Nancy L. Billig, c/o Nanc Lashua, 1424 Washington St, Schnecksville, PA 18078

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Creditor Nancy Billig claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES N. SHURR, JR.	on behalf of Creditor Fulton Bank N.A. cshurr@kozloffstoudt.com, dgabala@kozloffstoudt.com;lbemis@kozloffstoudt.com;hdavis@kozloffstoudt.com
DAVID S. GELLERT	on behalf of Debtor Timothy L. Billig dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	on behalf of Creditor United States of America Acting through USDA, Farm Service Agency, a successor agency to the Farmers Home Administration, United States Department of Agriculture bkgroup@kmlawgroup.com
EDEN R. BUCHER	on behalf of Creditor F.M. Brown & Sons Inc. ebucher@barley.com, cbrelje@barley.com;jrachor@barley.com
GARY F SEITZ	on behalf of Mediator Gary F. Seitz (Mediator) gseitz@gsbblaw.com
Gary F. Seitz (Mediator)	gseitz@gsbblaw.com
George Meany Lutz	on behalf of Joint Debtor Teresa M. Billig glutz@hvmllaw.com HartmanValerianoMagovernLutzPC@jubileebk.net
JAMES RANDOLPH WOOD	on behalf of Creditor Northwestern Lehigh School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com
SCOTT F. WATERMAN (Chapter 12)	on behalf of Trustee SCOTT F. WATERMAN [Chapter 12] swaterman@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN [Chapter 12] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 12]	swaterman@readingch13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Timothy L. Billig</u>	Social Security number or ITIN	xxx-xx-9806
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Teresa M. Billig</u>	Social Security number or ITIN	xxx-xx-3734
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-12771-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1228(a) is granted to:

Timothy L. Billig

Teresa M. Billig

5/17/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 12 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 12 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1222(b)(5) or (b)(9) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 12 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.